

# **EXHIBIT “D”**

PO Box 15317  
Wilmington, DE 19850-5317

**DISCOVER**  
FINANCIAL SERVICES

December 20, 2004

LDPCRB01 0002279  
Janet O. Fashakin  
8433 122nd St  
Kew Gardens NY 11415-3233

|||||

Dear Janet O. Fashakin:

Thank you for giving us the opportunity to review your request for a credit limit increase on your account. However, we are unable to approve your request at this time for the following reason(s):

DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION  
% OF BALANCE TO CREDIT LIMIT TOO HIGH ON REVOLVING ACCOUNTS

Our credit decision was based in whole or in part on information obtained from your application and consumer credit report obtained from the following reporting agency listed below:

Trans Union  
PO Box 1000  
Chester, PA 19022-1000  
800-888-4213  
[www.transunion.com/direct](http://www.transunion.com/direct)

You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. If you have any questions regarding this letter, please contact us at the above address. Please include your name, address and application number as show at the top of this letter. If you prefer, you may call us at the number listed below.

New Accounts Department  
1-800-347-4856  
Monday-Friday 9am-9pm EST  
Application Number: 043550935257100 - LIRB

1128100 LDPCRB01 0002279

FLEET CREDIT CARD SERVICES  
2970 TRANSIT ROAD  
WEST SENECA, NY 14224  
NY7-505-01-23

Bank of America



Fleet

November 30, 2004

Janet O Fashakin  
105-22 Jamaica Ave  
Richmond Hill NY 11418-2013

|||||

RE: Your account number ending in 1657

Dear Janet O Fashakin,

At Fleet, we make every attempt to meet our customers' credit needs. However, based upon a recent review of your financial profile, we have decided not to issue a replacement Fleet credit card for your card that expires on November 30, 2004. As of that date, your account will be closed and no additional transactions will be authorized.

Our decision was based in whole or in part on the following information contained in your credit bureau report:

DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL  
REVOLVING OR OTHER REVOLVING ACCOUNTS IS TOO HIGH  
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

You may contact the credit bureau directly at:

TRANSUNION  
WWW.TRANSUNION.COM/DIRECT  
2 BALDWIN PLACE PO BOX 1000  
CHESTER, PA 19022  
800-888-4213

The reporting agency played no part in these changes and cannot supply specific reasons for such. You have a right to a free copy of your report from the credit reporting agency listed above if you request such information within 60 days of receiving this notice. If information in your report is inaccurate or incomplete, you may dispute the matter with the reporting agency.

Please note that you will continue to be billed on a monthly basis for amounts owed. You are still obligated under the terms of the